

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Jalvis A. Sosa**

Case No.:

18-16360/SLM

Judge:

Stacey L. Meisel

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

May 23, 2018

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RC

Initial Debtor: JAS

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$2,190.00** through **June 1, 2018** to the Chapter 13 Trustee, and then starting on **July 1, 2018** pay **\$855.17 monthly** for the remaining **57** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☒ Other sources of funding (describe source, amount and date when funds are available):
Rent rolls.
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of **\$1,868.44** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: **Quicken Loans, Inc.** (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Roger Chavez, Attorney at Law	Administrative Expenses (Supplemental Chapter 13 Attorney Fees)	\$2,500.00
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Trustee Commissions	\$5,093.45

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans, Inc.	345 7th Ave. W., Newark, NJ	\$353.07	0.00%	\$353.07	\$1,868.44

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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Aspire Federal Credit Union	2014 GMC Acadia (101,000 miles) Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of March 20, 2018).	\$36,701.00	\$15,279.00	None	\$15,279.00	3.24% Contract Rate	\$16,571.00
Citizens Bank, NA (RBS Citizens NA)	2016 GMC Yukon XL (120,000 miles) Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of March 20, 2018).	\$45,880.00	\$22,911.00	None	\$22,911.00	5.75% Till Rate	\$26,417.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Aspire Federal Credit Union	2014 GMC Acadia (101,000 miles) Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of March 20, 2018).	\$36,701.00	\$15,279.00	\$15,279.00	\$21,422.00
Citizens Bank, NA (RBS Citizens NA)	2016 GMC Yukon XL 120,000 miles Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of March 20, 2018).	\$45,880.00	\$22,911.00	\$22,911.00	\$22,969.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Lease Arrearages
- 5) Secured Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 13, 2018.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The amended plan incorporates the resolution of Citizens Bank, N.A.'s objection to the Debtor's original plan. Moreover,	Debtor has increased the cramdown amount owed to Citizens Bank, N.A. from \$18,911.00 to \$22,911.00 at 5.75%

amended plan changes interest rate on Aspire Federal Credit Union claim from previously elected *Till* rate of 5.75% to the contractual interest rate of 3.24%. Lastly, amended plan provides for payment of modest escrow shortage to Quicken Loans, Inc. and provides for payment of additional supplemental Chapter 13 attorney fees to Debtor's counsel.

Till interest for the life of the plan. Debtor has also adjusted interest rate of Aspire Federal Credit Union's claim by electing to chose the lower contract interest rate of 3.24% over the *Till* rate of 5.75%. Along with additional attorneys' fees of \$2,500.00, accrued in the course of Debtor's counsel litigating the "910 claim" objection, the Debtor's monthly trustee payment will increase from \$730.00 to \$855.17 per month, for the remaining 57 months of the plan commencing on July 1, 2018.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date May 23, 2018 /s/Roger Chavez
Roger Chavez
Attorney for the Debtor

Date: May 23, 2018 /s/Jalvis A. Sosa
Jalvis A. Sosa
Debtor

Date: _____
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date May 23, 2018 /s/Roger Chavez
Roger Chavez
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: May 23, 2018 /s/Jalvis A. Sosa
Jalvis A. Sosa
Debtor

Date: _____
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jalvis A. Sosa
 Debtor

Case No. 18-16360-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 51

Date Rcvd: May 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2018.

db
 517427322 +Jalvis A. Sosa, P.O. Box 7035, Newark, NJ 07107-0035
 517427320 American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 517427321 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 517539272 +American Express, P.O. Box 981535, El Paso, TX 79998-1535
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517514931 +Aspire Federal Credit Union, c/o Peter J. Liska. LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517427327 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, 4161 Piedmont Parkway, NC4-105-03-14,
 Greensboro, NC 27410)
 517427329 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank USA NA, 15000 Capital One Drive,
 Richmond, VA 23238-1119)
 517427330 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
 517427328 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 517427333 +Chase Bank, C/O Bank One, PO Box 15548, Wilmington, DE 19886-5548
 517427331 Chase Bank, C/O Bank One, PO Box 15298, Wilmington, DE 19850-5298
 517427332 +Chase Bank, C/O Bank One, 800 Brooksedge Boulevard, Westerville, OH 43081-2822
 517427334 +Christian DeAza, 345 7th Avenue West, 2nd Floor, Newark, NJ 07107-2228
 517427338 Citibank, N.A., C/O The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 517427335 Citibank, N.A., C/O Best Buy, Co., PO Box 6497, Sioux Falls, SD 57117-6497
 517427336 +Citibank, N.A., C/O Best Buy, Co., PO Box 6500, Sioux Falls, SD 57117-6500
 517427337 +Citibank, N.A., C/O Best Buy, Co., PO Box 6241, Sioux Falls, SD 57117-6241
 517427339 +Citibank, N.A., C/O The Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241
 517427340 +Citibank, N.A., C/O The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
 517427343 Citibank, NA, PO Box 6497, Sioux Falls, SD 57117-6497
 517427342 +Citibank, NA, PO Box 6500, Sioux Falls, SD 57117-6500
 517427341 +Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
 517466525 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3019
 517427344 +Citizens Bank, NA, RBS Citizens NA, 480 Jefferson Boulevard, Warwick, RI 02886-1359
 517427345 +Citizens Bank, NA, RBS Citizens NA, One Citizens Plaza, Riverside, RI 02915-3000
 517427346 +Citizens Bank, NA, RBS Citizens NA, DDA Recovery Department, P.O. Box 42023,
 Providence, RI 02940-2023
 517427347 +Comenity Bank, C/O Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
 517427348 +Comenity Bank, C/O Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
 517427349 +Comenity Bank, C/O Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
 517427350 Federal Employees Newark FCU, 970 Broad Street, Room 132, Newark, NJ 07102-2534
 517427352 +Lending Point LLC, 1201 Roberts Boulevard, Suite 200, Kennesaw, GA 30144-3612
 517427353 +Maria Campos, 345 7th Avenue West, Basement, Newark, NJ 07107-2228
 517427358 Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
 517427361 +Web Bank, C/O Dell Financial Services, 1 Dell Way PS2DF-2, Round Rock, TX 78682-7000
 517427359 +Web Bank, C/O Dell Financial Services, P.O. Box 81607, Austin, TX 78708-1607
 517427360 +Web Bank, C/O Dell Financial Services, P.O. Box 81577, Austin, TX 78708-1577
 517427363 +Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557,
 Billings, MT 59107-1557
 517427364 +Wells Fargo Bank, Legal Order Processing, S4001-01E, P.O. Box 29779,
 Phoenix, AZ 85038-9779
 517427362 +Wells Fargo Bank, P.O. Box 94435, Albuquerque, NM 87199-4435
 517459872 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 23:55:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 24 2018 23:55:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517427323 +E-mail/Text: smacknowski@msscuso.com May 24 2018 23:56:07 Aspire Federal Credit Union,
 67 Walnut Avenue, Suite 401, Clark, NJ 07066-1696

517427324 +E-mail/Text: smacknowski@msscuso.com May 24 2018 23:56:07 Aspire Federal Credit Union,
 1 Aviation Plaza, Jamaica, NY 11434-4809

517427329 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 24 2018 23:58:22
 Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23238-1119

517427328 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 24 2018 23:59:05
 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

517427330 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 24 2018 23:59:05
 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285

517427351 +E-mail/Text: bk@lendingclub.com May 24 2018 23:56:06 Lending Club Corporation,
 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

517427356 +E-mail/Text: bkr@cardworks.com May 24 2018 23:54:38 Merrick Bank,
 10705 S Jordan Gateway, Suite 200, South Jordan, UT 84095-3977

517427354 +E-mail/Text: bkr@cardworks.com May 24 2018 23:54:38 Merrick Bank, P.O. Box 9201,
 Old Bethpage, NY 11804-9001

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 51

Date Rcvd: May 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517427355 +E-mail/Text: bkr@cardworks.com May 24 2018 23:54:38 Merrick Bank, P.O. Box 5000,
Draper, UT 84020-5000
517476031 +E-mail/Text: bankruptcyteam@quickenloans.com May 24 2018 23:55:57 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
517427357 +E-mail/Text: bankruptcyteam@quickenloans.com May 24 2018 23:55:57 Quicken Loans, Inc.,
1050 Woodward Avenue, Detroit, MI 48226-1906

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517427326* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998-2235)
517427325* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO Box 982238, El Paso, TX 79998-2238)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Roger Chavez on behalf of Debtor Jalvis A. Sosa rchavez01@aol.com, rchavez@chavezlegal.com
Ronald S. Gellert on behalf of Creditor Citizens Bank, N.A. rgellert@gsbblaw.com,
abrown@gsbblaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5